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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/826.905
Date Submitted: April 19, 2002		Filing Date	04/05/2001
(use as many sheets as necessary)		First Named Inventor	Mikio IWASE
Sheet 1 of 1		Group Art Unit	2161
		Examiner Name	Unknown
		Attorney Docket Number	088941-0193

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U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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CA	A1	JP	11-53616	A	YOKOHAM GINKO KK	02/26/99		ABS.
CA	A2	JP	9-218896	A	HITACHI LTD (HITA)	08/19/97		ABS
CA	A3	JP	11-120232	A	NMC KK (NMCN-N)	04/30/99		ABS
CA	A4	JP	10-240838	A	SHIMIZU CONSTR CO LTD (SHMC)	09/11/98		ABS
CA	A5	JP	11-259585	A	FUJITSU LTD (FUIT); SAKURA BANK LTD (SAKU-N); SAKURA GINKO KK (SAKU-N)	09/24/99		ABS
CA	A6	JP	2000-113085	A	SONY CORP (SONY)	04/21/00		ABS
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A9	Nikkei Digital Money Systems Compilation, "Net Banking: Japan-US Latest Cases and System Construction Methods," Nikkei Digital Money Systems separate volume, Japan, Nikkei BP Company, pp 38, 60, 150-153	

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